

REMARKS

Claims 1 and 3-48 are pending in the present application. Claims 1, 18, 25, 37, and 45 have been amended. No new matter has been added.

Claims 1, 3-35, 37-42, and 44-48 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle (U.S. Patent No. 5,649,118), in view of Derksen (U.S. Patent No. 5,478,993), Gungl (U.S. Patent No. 5,912,453), and O'Mahony (Electronic Payment Systems, 1997, ISBN 0-89006-925,5, pp. 208-12) ("EPS"), and further in view of Lee (U.S. Patent No. 6,003,014) and Walker et al. (U.S. Patent No. 5,999,596). Claims 36 and 43 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle, in view of Derksen, Gungl, EPS, Lee, and Walker, and further in view of Taskett (U.S. Patent No. 5,991,748).

Rejection of Claims 1, 3-35, 37-42, and 44-48 under 35 U.S.C. § 103(a)

Claims 1, 3-35, 37-42, and 44-48 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle in view of Derksen, Gungl, and EPS, and in further view of Lee and Walker. This rejection is respectfully traversed. Claims 1, 18, 25, 37, and 45 have been amended. Accordingly, Carlisle, Derksen, Gungl, EPS, Lee, and Walker fail to teach each and every element of the amended independent claims and their dependent claims.

More specifically, the cited references fail to teach "wherein the only one type of merchant has a purchase key provided by a financial institution for conducting a financial transaction with the application-specific value of the transaction card, and the general value of the transaction card is automatically used to conduct the financial transaction when the application-specific value cannot be used," as recited in amended claim 1, "processing a purchase key of a merchant to authorize the financial transaction using the first electronic application, wherein a financial transaction with a second merchant that does not have the purchase key is automatically conducted using the general value in the second electronic application," as recited in amended claim 25, and "wherein the first purchase key is provided by a financial institution to a merchant for transactions using application-specific value, wherein a transaction with a second merchant that does not have the purchase key is automatically conducted using the general value," as recited in claim 45. The Examiner asserts that Walker teaches a similar concept at col. 1, lines 60-67. In this citation, Walker recites that an employer designates certain classes of merchant from which an employee may not purchase goods, and

transactions received with that designation are declined. So In contrast, claims 1, 25, and 45 recite that when the application-specific value cannot be used, the general value is automatically used. So Walker actually teaches against the claimed invention, as Walker teaches declining the transaction.

Additionally, the cited references fail to teach “wherein said application-specific value and said general value are each compatible with a single system for performing said financial transaction, wherein the single system handles settlement using application-specific value and general value,” as recited in amended claim 18, and “providing application-specific value and general value on the smart card, where both the application-specific value and general value are compatible with a single system for use in performing the financial transaction, wherein the single system handles settlement using application-specific value and general value,” as recited in amended claim 37. On page 3 of the Office Action, the Examiner asserts that “the ‘common settlement’ before the word system is not given any patentable weight because the claim does not differentiate between the common settlement system and the system disclosed in the prior arts.” Accordingly, claims 18 and 37 have been amended to remove the reference to a “common settlement” system. Instead, claims 18 and 37 describe a single system that can handle the settlement of both application-specific value and general value on a smart card. None of the systems described in the cited references teach this feature.

Therefore, it is respectfully requested that the rejection of claims 1, 3-35, 37-42, and 44-48 be withdrawn.

Rejection of Claims 36 and 43 under 35 U.S.C. § 103(a)

Claims 36 and 43 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Carlisle, in view of Derksen, Gungl, EPS, Lee, and Walker, and further in view of Taskett. This rejection is respectfully traversed. As discussed above, it is believed that independent claims 25 and 37 are allowable over the cited art. Because independent claims 25 and 37 are believed to be allowable, the undersigned representative submits that dependent claims 36 and 43 are also allowable. Therefore, it is respectfully requested that the rejection of claims 36 and 43 be withdrawn.

CONCLUSION

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account 19-3140.

Respectfully submitted,

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By: /Eric Sophir, Reg. No. 48,499/

Eric Sophir
Registration No. 48,499
SNR Denton US LLP
1301 K Street, NW
Suite 600, East Tower
Washington, DC 20005
(202) 408-6470